



Item 1 - Cover Page

High Speed, LLC

CRD# 291399

(doing business as High Speed Alliance)

SEC Form ADV Part 2A

("Disclosure Brochure")

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Huntsville, AL 35801

256-642-1230

www.highspeedalliance.com

March 24, 2022

This Disclosure Brochure provides information about the qualifications and business practices of High Speed LLC, dba High Speed Alliance ("HSA" or the "Advisor"). If you have any questions about the contents of this Disclosure Brochure, please contact HSA at (256) 642-1230 or by email at drb@highspeedalliance.com. The information in this Disclosure Brochure has not been approved or verified by the United States Securities and Exchange Commission ("SEC") or by any state securities authority.

HSA is a registered investment adviser with the Alabama Securities Commission. HSA's registration as an investment adviser does not imply any level of skill or training. The oral and written communications provided to you, including this Disclosure Brochure, may be used to evaluate HSA and to determine whether to engage HSA.

Additional information about HSA also is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 - Material Changes

Form ADV 2 is divided into two parts: *Part 2A (the "Disclosure Brochure")* and *Part 2B (the "Brochure Supplement")*. The Disclosure Brochure provides information about a variety of topics relating to an advisor's business practices and conflicts of interest. The Brochure Supplement provides information about Advisory Persons of HSA which is separate from this Disclosure Brochure.

HSA believes that communication and transparency are the foundation of its relationship with clients and will continually strive to provide its clients with complete and accurate information at all times. HSA encourages all current and prospective clients to read this Disclosure Brochure and discuss any questions you may have with the Advisor.

Material Changes

The following material changes have been made to this Disclosure Brochure since August 29, 2019:

- The Advisor has amended its membership fees. Please see Item 5 for additional information.

Future Changes

From time to time, the Advisor may amend this Disclosure Brochure to reflect changes in business practices, changes in regulations or routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to you annually and if a material change occurs.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with the Advisor's firm name or CRD# 291399. You may also request a copy of this Disclosure Brochure at any time, by contacting the Advisor at (256) 642-1230.

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Item 4 - Advisory Business

Firm Description and Types of Advisory Services

High Speed, LLC (“HSA” or the “Advisor”) is a registered investment adviser located in the State of Alabama. HSA provides business consulting and investment advisory services to individuals, including high net worth individuals, and business owners. HSA was founded in May 2017.

Principal Owners

Carol D. Bryant is HSA's sole member and manager. Dr. W. Forrest Bryant is HSA’s Chief Executive Officer, Chief Compliance Officer, and investment adviser representative (collectively the “Principal Officers”).

HSA provides investment advisory services to clients that become members of HSA. Individuals become members upon execution of, and acceptance by HSA, of HSA's membership agreement, and the payment of an annual membership fee (see “**Fees and Compensation**”).

HSA offers three types of membership for individuals: (1) Legacy, (2) Freedom and (3) Alliance.

Legacy & Freedom Membership: The Legacy and Freedom Memberships are offered to clients who are accredited investors. An accredited investor, in the context of a natural person, includes anyone who (i) earned income that exceeded \$200,000 (or \$300,000 together with a spouse) in each of the prior two years, and reasonably expects the same for the current year; or (ii) has a net worth over \$1 million, either alone or together with a spouse (excluding the value of the person’s primary residence) (“Legacy Members” & “Freedom Members”). The Alliance Membership is offered to clients who are not accredited investors and do not meet the requirements stated above.

HSA's Legacy Members are entitled to the following annual services:

- One (1) 2-Hour Private Goal-Setting and Strategy Consultation with the High Speed Alliance team;
- (1) Hard-Copy Curated Freedom & Legacy Plan
- (1) Complete Financial Plan with eMoney Advisor Implementation
- Monthly individual planning calls including Freedom & Legacy Plan development
- First-Look at Specially Selected Legacy Investment Opportunities for HNW individuals
- Access to frequent group coaching calls, in which Members discuss various topics of interest, individual progress in achieving financial and business goals, and market updates (“**Coaching Calls**”);
- Admission to quarterly educational seminars addressing various financial planning topics, including alternative investments, real estate investments, self-directed investment accounts, marketing, business strategies, time management, philanthropy, and global economic influences (“**Quarterly Seminars**”)
- 2 Small-Group Intensive Legacy Meetings
- Access to Members Only website and its content including exclusive podcasts, webinars, recordings of quarterly seminar speakers, recordings of coaching calls, and information HSA about Sponsors and their investment offerings.
- Networking opportunities with other Members, including Sponsors.

Freedom Membership: HSA's Freedom Members are entitled to the following annual services:

- One (1) 2-Hour Private Goal-Setting and Strategy Consultation with High Speed Alliance team;
- (1) Complete Financial Plan with eMoney Advisor Implementation
- Monthly individual planning calls including Freedom & Legacy Plan development
- Access to frequent group Coaching Calls
- Admission to Quarterly Seminars
- Access to Members Only website and its content including exclusive podcasts, webinars, recordings of quarterly seminar speakers, recordings of coaching calls, and information HSA about Sponsors and their investment offerings.
- Networking opportunities with other Members, including Sponsors.
- Curated exclusive investment deal flow from Sponsors

Alliance Membership: HSA's Alliance Members are entitled to the following annual services:

- One (1) 2-Hour Private Goal-Setting and Strategy Consultation with High Speed Alliance team;
- (1) Complete Financial Plan with eMoney Advisor Implementation
- Quarterly individual planning calls including Freedom & Legacy Plan development
- Access to frequent group Coaching Calls
- Admission to Quarterly Seminars
- Access to Members Only website and its content including exclusive podcasts, webinars, recordings of quarterly seminar speakers, recordings of coaching calls, and information HSA about Sponsors and their investment offerings.
- Networking opportunities with other Members, including Sponsors.
- Curated exclusive investment deal flow from Sponsors

Investment Advisory Services

HSA works with its clients to develop business, life, and investment plans. These plans may address one or more of the following areas of a client's business or personal financial circumstances:

Retirement Planning: Perform an initial analysis of a client's assets and liabilities to assist in developing a retirement plan.

Personal Cash Flow: Utilize budgeting and cash flow projections to help clients determine the appropriate amount of income to save each year to achieve short- and long-term goals.

Insurance Review and Risk Mitigation: Review potential insurable risks and offer recommendations to clients on various risk mitigation techniques, including insurance coverage. HSA does not sell insurance products but may review the following policies and risks with clients: personal property and liability insurance, professional liability or errors and omissions insurance, life insurance, disability insurance, and long-term care insurance.

Education Planning: Assist clients in developing an education funding strategy for children or grandchildren.

Estate Planning: Review client's current estate plan, which may include whether clients have a will, powers of attorney, trusts and related documents. Upon request, HSA will participate in meetings or

telephone calls between clients and their attorneys or tax professionals. **HSA does not offer tax or legal advisory services. Clients should engage qualified professionals for these services.**

Charitable Gifting and Philanthropy: Assist clients with developing a philanthropic legacy plan and educate clients on the tools and resources available to direct and allocate gifts that align with the client's goals.

Investment Planning: Based on a client's objectives, risk tolerance, time horizon and other factors, HSA may help clients develop asset allocation strategies. These strategies may include considerations of general types of investment products that may be appropriate for a client's financial situation and objectives.

Tax Planning: HSA will review client tax returns and work with a client's accountant to make client-directed investment choices that minimize current and future income taxes. Upon request, HSA will participate in meetings or telephone calls between clients and their tax professionals. **HSA does not offer tax advisory services. Clients should engage qualified tax professionals for these services.**

Alternative Investments: For clients who are qualified or accredited investors, provide advice regarding available alternative investments, including private placements, personal loans, rental real estate, hedge funds, and limited partnerships.

Financial Planning Services

HSA will typically provide a variety of financial planning services to clients as a component of its investment advisory services. Services are offered in several areas of a client's financial situation, depending on their goals and objectives.

Generally, such financial planning services involve preparing a formal financial plan based on the client's financial goals and objectives. This planning may encompass one or more areas of need, including but not limited to, investment planning, retirement planning, personal savings, education savings, insurance needs and other areas of a client's financial situation.

A financial plan developed for the client will usually include general recommendations for a course of activity or specific actions to be taken by the client. For example, recommendations may be made that the client start or revise their investment programs, commence or alter retirement savings, establish education savings and/or charitable giving programs.

HSA may also refer clients to an accountant, attorney or other specialists, as appropriate for their unique situation. For certain financial planning engagements, HSA will provide a written summary of the client's financial situation, observations, and recommendations.

Investment Consulting Services

HSA offers a variety of investment consulting services to individuals and families, pursuant to a written investment consulting agreement. This service is ideal for clients seeking a smaller scope engagement and to utilize the expertise of HSA but without having an account managed by HSA or developing a financial plan as described above. Services are offered in several areas of a client's financial situation, depending on their goals, objectives and financial situation. Generally, such

consulting services will involve rendering an investment consultation based on the client's financial goals and objectives.

As investment consulting can be similar in nature as developing a financial plan but with a restricted scope of engagement, the consultation for the client will usually include general recommendations for a course of activity or specific actions to be taken by the client. For certain investment consulting engagements, HSA will provide a written summary of the client's financial situation, observations, and recommendations. For consulting or ad-hoc engagements, HSA may not provide a written summary. Consultations are typically completed within six months of contract date, assuming all information and documents requested are provided promptly.

Clients are not obligated to implement any recommendations made by HSA or maintain an ongoing relationship with HSA. If the client elects to act on any of the recommendations made by HSA, the client is under no obligation to implement the transaction through HSA.

Individual Needs of Clients

HSA tailors investment advisory services to the individual needs of its clients. The goals and objectives of each client are documented during an initial meeting with the client. HSA will periodically monitor the client's performance and provide advice regarding business or investment plans consistent with the client's objectives.

Upon request, HSA may recommend that clients engage the services of attorneys, accountants, insurance agents, or other professionals.

Wrap Fee Programs

HSA does not offer or participate in wrap fee programs or charge any kind of wrap fee.

Assets Under Management:

HSA does not manage or hold client assets.

Item 5 - Fees and Compensation

As discussed above (see "Advisory Business"), HSA's regular compensation takes the form of annual membership fees.

Membership Fees

HSA is compensated by its clients based on the following fee schedule:

<u>Type of Membership</u>	<u>Annual Fee</u>
Legacy Member	\$48,000
Freedom Member	\$36,000
Alliance Member	\$24,000

Membership fees may be paid in full upon execution of the membership agreement or in advance in equal monthly installments. Any departure from this fee schedule must be agreed upon in writing by HSA and the client.

A client may terminate a membership agreement within five business days after the effective date of the agreement and receive a full refund of any prepaid fees. Upon termination of a membership agreement in accordance with its terms, HSA will prorate the annual membership fee and any unused, prepaid portion of the fee will be refunded to the client. The client's membership agreement with HSA is non-transferable without the client's prior consent.

General Information on Compensation

Clients may incur fees or charges, including but not limited to, brokerage commissions, transaction fees, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, or wire transfer or electronic fund transfer fees, in connection with their investment activities. Any such fees or charges are exclusive of and in addition to HSA membership fee and HSA receives no portion of any such fees or charges, and receives no compensation with respect to the purchase or sale of any securities or investment products except where otherwise disclosed within this document. Please refer to Items 14 & 19 for additional information.

Item 6 - Performance-Based Fees and Side-By-Side Management

HSA does not charge performance-based or side-by-side management fees. Our annual membership fee is charged only as discussed above (see "**Fees and Compensation**")

Item 7 - Types of Clients

HSA provides services to individuals, including high net worth individuals, and businesses owners. HSA requires clients to be classified as an accredited investor to utilize the '*Freedom or Legacy Membership*' services.

Item 8 - Methods of Analysis, Investment Strategies, and Risk of Loss

Methods of Analysis

HSA believes that investment portfolios should be diversified to control risk and enhance opportunities for performance. HSA marries traditional financial planning with alternative investments.

If engaged to provide investment advice, HSA will first consider and evaluate the client's current financial situation, needs, goals, objectives and risk tolerance. As discussed above (see "**Advisory Business**"), HSA provides advice to assist in meeting clients' overall financial objectives while minimizing risk.

Additionally, HSA employs a fundamental analysis method in developing investment strategies for its clients. Research and analysis from HSA is derived from numerous sources, including financial media companies, third-party research materials, Internet sources, and review of company activities, including annual reports, prospectuses, various computerized asset models, press releases and research prepared by others.

Fundamental analysis utilizes economic and business indicators as investment selection criteria. These criteria generally consist of ratios and trends that may indicate the overall strength and financial viability of the entity being analyzed. Assets are deemed suitable if they meet certain criteria to indicate that they are a strong investment with a value discounted by the market. While this type of analysis helps HSA in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in the fundamental analysis may lose value and may have a negative investment performance. HSA monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on HSA's review process are included below (see "**Review of Accounts**").

Investment Strategies

The investment strategy for a specific client is based on the objectives stated by the client during initial and ongoing consultations, as well on the client's income needs, risk tolerance and income tax situation. Based on this client-provided information, HSA provides advice concerning possible investments designed to minimize risk and seek tax-efficient returns. HSA may recommend that clients consider alternative investments, including rental real estate, private placements, and private lending.

Investment Risk

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. clients should be prepared to bear the potential risk of loss. HSA will assist clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a client will meet their investment goals.

While the methods of analysis help HSA in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in these methods of analysis may lose value and may have negative investment performance. HSA monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on HSA's review process are included below (see "**Review of Accounts**").

HSA will work with each client to determine their tolerance for risk as part of its investment advisory services. Following are some of the risks associated with the investments recommended to clients:

Market Risks

The value of a client's holdings may fluctuate in response to events specific to companies or markets, as well as economic, political, or social events in the U.S. and abroad. This risk is linked to the performance of the overall financial markets.

Alternative Investments (Limited Partnerships)

The performance of alternative investments (limited partnerships) can be volatile and may have limited liquidity. An investor could lose all or a portion of their investment. Such investments often have concentrated positions and investments that may carry higher risks. Clients should only have a portion of their assets in these investments.

Investment Manager & Associated Parties Risks

Investment manager risk is the risk that is associated with the skills of the manager of an investment fund or account. It can refer to changes in the investment style or the change in the management team. Essentially, all losses resulting from mistakes, negligence, and incompetence of the managers of a financial portfolio would fall under investment manager risk.

Liquidity & Marketability Risk

Liquidity risk reflects the ability to sell an investment quickly at a competitive price. Marketability risk is the ability to find a ready market where the investor can sell the investment. Real estate is marketable, but not usually liquid. Alternatively, treasury bills are both liquid and marketable. Due to this, cash is the most liquid and marketable asset. If an investment is less liquid or less marketable it will exhibit more risk.

Risks associated with traditional investments such as ETFs, Mutual Funds, and Real Estate Investment Trusts (“REITs”) are still present but because these types of investments are not a core focus of HSA, the specific risks of these investments have not been further delineated in this document.

Item 9 - Disciplinary Information

Advisors are required to disclose in their disclosure brochures all material facts regarding any legal or disciplinary events that would be material to a client’s evaluation of the advisory firm or the integrity of its management. HSA has no such material events to disclose.

Item 10 - Other Financial Industry Activities and Affiliations

Financial Industry Activities and Affiliations

HSA is not registered as a broker-dealer, and none of its management persons are registered representatives of a broker-dealer.

Neither HSA nor any of its management persons is registered as (or associated with) a futures commission merchant, commodity pool operator, or a commodity trading advisor.

Dr. Bryant is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Dr. Bryant’s role with HSA. As an insurance professional, Dr. Bryant will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Dr. Bryant is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Dr. Bryant or the Advisor.

HSA may refer clients to other investment advisors. In such arrangements, HSA has a conflict of interest in that HSA will receive a portion of the other investment advisor’s fee collected from the client for the referral of the client and the ongoing relationship management support provided by HSA. HSA will provide each solicited client with a solicitor disclosure and the other investment advisor’s Form ADV Part 2A Disclosure Brochure. Clients are under no obligation to engage the services of other investment advisors.

Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

HSA has adopted a Code of Ethics (the “Code”) which establishes policies and procedures to handle potential conflicts of interest that may arise from providing advisory services to its clients. HSA's Code recognizes that HSA is a fiduciary and is designed so that HSA meets its fiduciary obligation to its clients by setting forth standards of conduct for its officers and employees (“Supervised Persons”). Among other things, HSA's Code requires that HSA maintain the confidentiality of client information; prohibits insider trading; prohibits acceptance of gifts or entertainment that exceed our policy standards; requires the reporting of gifts and entertainment by certain of HSA's employees; and requires that certain employees report all of their personal securities transactions.

HSA allows Supervised Persons to purchase or sell the same securities that may be recommended to clients. HSA does not act as principal in any transactions. In addition, the Advisor does not act as the general partner of a fund, or advise an investment company except where otherwise disclosed within this document. Please refer to Items 14 & 19 for additional information. HSA does not have a material interest in any securities traded in client accounts.

Owning the same securities that are recommended (purchase or sell) to clients presents a conflict of interest that, as fiduciaries, must be disclosed and mitigated through policies and procedures. As noted above, the Advisor has adopted the Code to address insider trading (material, non-public information controls); gifts and entertainment; outside business activities and personal securities reporting. When trading for personal accounts, Supervised Persons have a conflict of interest if trading in the same securities. The fiduciary duty to act in the best interest of its clients can potentially be violated if personal trades are made with more advantageous terms than client trades, or by trading based on material, non-public information. This risk is mitigated by HSA requiring reporting of personal securities trades by its Supervised Persons for review by the Chief Compliance Officer (“CCO”) or delegate. The Advisor has also adopted written policies and procedures to detect the misuse of material, non-public information.

At no time will HSA, or any Supervised Person, personally transact in any security to the detriment of any client. To receive a copy of HSA’s Code, clients may contact HSA at (256) 642-1230.

Item 12 - Brokerage Practices

Advisors are required to disclose in their disclosure brochure the factors that the advisory firm considers in selecting or recommending broker-dealers for client transactions and to determine the reasonableness of such broker-dealers compensation. HSA is not associated with any broker-dealer firm and does not recommend, request, or otherwise require that clients engage the services of any particular broker-dealer. In addition, HSA does not receive any form of non-cash (“soft dollar”) benefits, such as research or materials, from any broker-dealer.

Item 13 - Review of Accounts

Upon request, HSA and Dr. Bryant will monitor or review a client’s accounts or financial plans. While recommended, any review of accounts or financial plans are the responsibility of and must be initiated by the client.

HSA does not provide formal ongoing performance reporting to its clients. Clients receive account statements directly from their account custodians, broker-dealers, or mutual fund companies, as applicable.

Item 14 - Client Referrals and Other Compensations

HSA may refer Clients to various unaffiliated, non-advisory professionals (e.g. attorneys, accountants, estate planners) to provide certain financial services necessary to meet the goals of its Clients. Likewise, HSA may receive non-compensated referrals of new Clients from various third-parties.

HSA Sponsors

These third-party entities, referred to by HSA as Sponsors, pay a fixed monthly marketing fee to HSA or, in some cases, instead remit payment in the form of a revenue share or referral fee. There are three levels of Sponsorship (Alliance, Freedom, and Legacy) and sponsorship benefits vary by level. Details of each sponsorship level and its benefits are available for review by current and prospective HSA clients upon written request. HSA may choose to refer Clients to Sponsors as appropriate including sponsors that manage investments. This practice presents a conflict of interest as in certain instances, HSA may receive revenue from Sponsors to whom Clients are referred for investment. In light of the foregoing, the Advisor seeks at all times to ensure that any referral is aligned with Clients' best interests. Additionally, Clients are not required to engage with the sponsors to whom they are referred to.

Referrals to Other Investment Advisors

HSA may refer clients to other investment advisors. In such arrangements, HSA has a conflict of interest in that HSA will receive a portion of the other investment advisor's fee collected from the client for the referral of the client and the ongoing relationship management support provided by HSA. HSA will provide each solicited client with a solicitor disclosure and the other investment advisor's Form ADV Part 2A Disclosure Brochure. Clients are under no obligation to engage the services of other investment advisors.

Client Referrals from Solicitors

HSA may engage and compensate unaffiliated third-party referral sources (a "Solicitor") for Client referrals. Clients will not pay a higher fee to HSA as a result of such payments to a Solicitor. HSA shall enter into an agreement with the solicitor, which requires the disclosure of the relationship and other conflicts is provided to the prospective client prior to or at the time of entering into the advisory agreement.

Item 15 - Custody

HSA does not maintain custody of any client funds, securities, or other assets.

Item 16 - Investment Discretion

HSA does not exercise sole discretion over any client investments with respect to any accounts, funds, securities, or other assets.

Item 17 - Voting Client Securities

HSA does not accept the authority to and does not vote client securities. Clients retain the authority and responsibility to vote, or refrain from voting, any proxy voting matter or to respond, or refrain from responding, to any request for action with respect to securities. clients should instruct their qualified custodian to forward to client copies of all proxies and shareholder communications. HSA will assist in answering questions relating to proxies, however, the client retains the sole responsibility for proxy decisions and voting

Item 18 - Financial Information

HSA does not have discretionary authority, possession, or custody of client funds or securities. However, because HSA provides clients with the option to pay the annual membership fee in advance upon execution of the membership agreement (see “**Fees and Compensation**”), HSA does not collect advance fees of \$500 or more for services to be performed six months or more in the future.

HSA does not have any financial impairment that will preclude HSA from meeting its contractual and fiduciary commitments to clients. HSA has not been the subject of a bankruptcy proceeding at any time, including any time during the past ten years.

Item 19 - Requirements of State-Registered Advisers

Educational Background and Business Experience of Principal Officers

William Forrest Bryant DMD

Education:

Auburn University, Bachelor of Science, Zoology (1993)
University of Alabama School of Dentistry, DMD (1997)

Experience:

High Speed, LLC, Chief Executive Officer and Chief Compliance Officer, June 2017 – Present
W. Forrest Bryant DMD, PC, President and Chief Executive Officer, 1997 - 2016
Northwestern Mutual Investment Services, LLC and Northwestern Mutual Life Insurance Company, Financial Representative, 2015 – 2017

Carol D. Bryant

Education:

Samford University, Attended from 1991-1994

Experience:

High Speed, LLC, Sole Member and Manager, June 2017 – Present
W. Forrest Bryant DMD, PC, Vice President, 1997 - 2016

Other Non-Advisory Business Activities:

Dr. Bryant is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Dr. Bryant’s role with HSA. As an insurance professional, Dr. Bryant will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Dr. Bryant is not required to offer the products of any particular insurance

company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Dr. Bryant is also engaged in additional non-advisory business unrelated to insurance sales including paid speaking, teaching, and content creation engagements to address financial planning topics. Dr. Bryant is 100% owner of JAM Capital LLC (an investment vehicle), 55% owner of High Speed Consulting (a business consulting entity), and 50% owner of Brynes Capital LLC, a life settlement fund and issuer of securities. Clients are under no obligation to implement any recommendations made by Dr. Bryant or the Advisor.

Performance Fee Calculations

HSA does not charge performance-based fees for its investment advisory services. The fees charged by HSA (see “**Fees and Compensation**”) and are not based upon the capital appreciation of the funds or securities held by any client.

Neither HSA nor any of its management persons have been found liable with respect to any arbitration claim or any civil, self-regulatory organization, or administrative proceeding.

Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding HSA or the Principal Officers of HSA. Neither HSA nor the Principal Officers of HSA have ever been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against HSA or the Principal Officers of HSA.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. As previously noted, there are no legal, civil or disciplinary events to disclose regarding HSA or the Principal Officers of HSA.

Material Relationships with Issuers of Securities

Any material relationships or arrangements with issuers of securities or other registered investment advisors are disclosed above in Items 10 and 14.